



Order Filed on June 26, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
LAVERY & SIRKIS, ESQUIRES

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I.D. #JW4841

Attorney for Debtor, Karen Lambert a/k/a Karen
Leese

In Re:

Karen Lambert a/k/a Karen Leese

Case No.: 18-21262

Adv. No.:

Hearing Date:

Judge: Michael B. Kaplan

ORDER AUTHORIZING THE MODIFICATION OF
THE DEBTORS MORTGAGE PAYMENT

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: June 26, 2019

A handwritten signature of Michael B. Kaplan in black ink.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Karen Lambert a/k/a Karen Leese

Case #18-21262

Caption of Order: Order Approving Modification of Mortgage Payment

The following order is hereby entered:

Upon consideration of debtor(s) motion for an order approving modification of mortgage payment for property located at 259 Silver Lake Road, Blairstown, NJ, it is hereby ORDERED that:

1. The debtor(s)'s application to enter into a mortgage modification is hereby approved.
2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within ninety (90) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. The Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Karen Lambert
Debtor

Case No. 18-21262-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2019.

db +Karen Lambert, 259 Silver Lake Road, Blairstown, NJ 07825-4016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Loss Mitigation Bank of America dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE
NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOM dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joan Sirkis Warren on behalf of Debtor Karen Lambert joan@joanlaverylaw.com
Kevin Gordon McDonald on behalf of Creditor HE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., et al kmcdonald@kmlawgroup.com,
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Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Loss Mitigation DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Rosemarie Diamond on behalf of Loss Mitigation DITECH FINANCIAL LLC miguel.zavala@fedphe.com
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U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11